

**Department of Legislative Services**  
Maryland General Assembly  
2024 Session

**FISCAL AND POLICY NOTE**  
**Third Reader - Revised**

House Bill 996  
Economic Matters

(Delegate White Holland)

Finance

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**Consumer Protection - Consumer Council - Name Change**

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This bill renames the Consumer Council in the Division of Consumer Protection in the Office of the Attorney General (OAG) to the Consumer Protection Commission.

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**Fiscal Summary**

**State Effect:** The bill does not materially affect State finances or operations.

**Local Effect:** None.

**Small Business Effect:** None.

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**Analysis**

**Current Law:** Consumer protection laws in Maryland are enforced generally by the Consumer Protection Division of OAG. Other agencies also have some responsibility for enforcing certain consumer protection laws.

The Consumer Protection Division enforces the State consumer protection laws against those who commit unfair, abusive, or deceptive trade practices. An unfair, abusive, or deceptive trade practice includes (1) making false or misleading oral or written statements that have the capacity, tendency, or effect of deceiving or misleading consumers; (2) misrepresenting the quality, sponsorship, or nature of any consumer goods, realty, or services; (3) failing to state a material fact if the failure deceives or tends to deceive; and (4) advertising or offering consumer goods, realty, or services in a manner that does not conform with actual intent or form of sale.

Further, as part of the division, the Consumer Council advises the division, undertakes studies and reports, and fosters cooperation among federal, State, and local agencies and private groups. The council includes representatives of consumer interests, business interests, and the public.

After obtaining the advice of the Consumer Council and holding a public hearing, the Consumer Protection Division may adopt reasonable rules, regulations, and standards, including those that define specific unfair or deceptive trade practices.

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### **Additional Information**

**Recent Prior Introductions:** Similar legislation has not been introduced within the last three years.

**Designated Cross File:** None.

**Information Source(s):** Office of the Attorney General (Consumer Protection Division); Department of Legislative Services

**Fiscal Note History:** First Reader - February 22, 2024  
rh/jkb Third Reader - March 19, 2024  
Revised - Amendment(s) - March 19, 2024

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